

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In the Application of	)	
	)	
Applicants: James Benjamin Williams et al.	)	
	)	Examiner
Serial No. 10/797,889	)	Olabode Akintola
	)	
Filed: March 10, 2004	)	Art Unit 3691
	)	
Title: Methods for issuing, distributing, managing	)	
and redeeming investment instruments	)	
providing securitized annuity options	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**AMENDMENT**

This amendment is being submitted following a telephone request from Examiner Akinotola and comprises the following parts, each of which begins on a separate page:

Amendments to the specification  
Remarks